Fill in this information to identify the case:

Debtor 1 Vincent Graham

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania (State)

Case number 5:23-bk-00162-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust

Court claim no. (if known): 10-1

Last four digits of any number you use to identify the debtor's account: 4242

Date of payment change: 05/01/2024
Must be at least 21 days after date of this notice

New total payment: $1,357.20
Principal, interest, and escrow if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ________

Current escrow payment: $ 690.71 **New escrow payment:** $ 757.09

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: ________

Current Interest Rate: ________ **New interest rate:** ________

Current principal and interest payment: $________ **New principal and interest payment:** $________

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: ________

Current mortgage payment: $________ **New mortgage payment:** $________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Lauren Moyer, Esq Date 03/21/2024
Signature

Print: Lauren Moyer Title Attorney for Creditor
First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,
Number Street

Garden City NY 11530
City State Zip Code

Contact phone 212) 471-5100 Email: bankruptcy@friedmanvartolo.com

SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2771 o 2750
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

ROBERTA GRAHAM
C/O VINCENT GRAHAM
585 MCKINLEY ST
HAZLETON PA 18201

Analysis Date: March 13, 2024 Final
Property Address: 585-587 MCKINLEY STREET HAZLETON, PA18201 Loan: [redacted]

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Feb 2023 to Apr 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective May 01, 2024:
Principal & Interest Pmt:	600.11	600.11
Escrow Payment:	690.71	757.09
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	$1,290.82	$1,357.20

Escrow Balance Calculation	
Due Date:	Apr 01, 2018
Escrow Balance:	(29,794.87)
Anticipated Pmts to Escrow:	41,652.76
Anticipated Pmts from Escrow (-):	2,618.05
Anticipated Escrow Balance:	$9,239.84

	Payments to Escrow		Payments From Escrow				Escrow Balance	
Date	Anticipated	Actual	Anticipated	Actual		Description	Required	Actual
						Starting Balance	3,453.57	(18,975.94)
Feb 2023	690.71				*		4,144.28	(18,975.94)
Feb 2023				1,733.91	*	School Tax	4,144.28	(20,709.85)
Mar 2023	690.71				*		4,834.99	(20,709.85)
Mar 2023				798.00	*	City/Town Tax	4,834.99	(21,507.85)
Mar 2023				747.87	*	County Tax	4,834.99	(22,255.72)
Mar 2023				553.47	*	City/Town Tax	4,834.99	(22,809.19)
Mar 2023				518.71	*	County Tax	4,834.99	(23,327.90)
Apr 2023	690.71		726.15		*	County Tax	4,799.55	(23,327.90)
Apr 2023			503.65		*	County Tax	4,295.90	(23,327.90)
Apr 2023			798.00		*	City/Town Tax	3,497.90	(23,327.90)
Apr 2023			553.47		*	City/Town Tax	2,944.43	(23,327.90)
May 2023	690.71				*		3,635.14	(23,327.90)
Jun 2023	690.71				*		4,325.85	(23,327.90)
Jul 2023	690.71				*		5,016.56	(23,327.90)
Aug 2023	690.71				*		5,707.27	(23,327.90)
Aug 2023				1,460.39	*	School Tax	5,707.27	(24,788.29)
Aug 2023				571.12	*	School Tax	5,707.27	(25,359.41)
Sep 2023	690.71		1,733.91		*	School Tax	4,664.07	(25,359.41)
Sep 2023			588.27		*	School Tax	4,075.80	(25,359.41)
Oct 2023	690.71		3,385.09	4,435.46	*	Homeowners Policy	1,381.42	(29,794.87)
Nov 2023	690.71				*		2,072.13	(29,794.87)

Dec 2023	690.71				*		2,762.84	(29,794.87)
Jan 2024	690.71				*		3,453.55	(29,794.87)
						Anticipated Transactions	3,453.55	(29,794.87)
Mar 2024		49,731.12						19,936.25
Apr 2024		690.71		747.87		County Tax		19,879.09
Apr 2024				518.71		County Tax		19,360.38
Apr 2024				553.47		City/Town Tax		18,806.91
Apr 2024				798.00		City/Town Tax		18,008.91
	$8,288.52	$50,421.83	$8,288.54	$13,436.98				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 8,288.54. Under Federal law, your lowest monthly balance should not have exceeded 1,381.42 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	9,239.84	3,438.60
May 2024	757.09			9,996.93	4,195.69
Jun 2024	757.09			10,754.02	4,952.78
Jul 2024	757.09			11,511.11	5,709.87
Aug 2024	757.09			12,268.20	6,466.96
Sep 2024	757.09	1,460.39	School Tax	11,564.90	5,763.66
Sep 2024		571.12	School Tax	10,993.78	5,192.54
Oct 2024	757.09	4,435.46	Homeowners Policy	7,315.41	1,514.17
Nov 2024	757.09			8,072.50	2,271.26
Dec 2024	757.09			8,829.59	3,028.35
Jan 2025	757.09			9,586.68	3,785.44
Feb 2025	757.09			10,343.77	4,542.53
Mar 2025	757.09			11,100.86	5,299.62
Apr 2025	757.09	747.87	County Tax	11,110.08	5,308.84
Apr 2025		518.71	County Tax	10,591.37	4,790.13
Apr 2025		798.00	City/Town Tax	9,793.37	3,992.13
Apr 2025		553.47	City/Town Tax	9,239.90	3,438.66
	$9,085.08	$9,085.02			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,514.17. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,514.17 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 9,239.84. Your starting balance (escrow balance required) according to this analysis should be $3,438.60. This means you have a surplus of 5,801.24. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than $50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 9,085.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	757.09
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	$757.09

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re: Vincent Graham, ***Debtor*** SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust, ***Movant*** Vincent Graham Jack N Zaharopoulos - Trustee ***Respondents***	**Bankruptcy Case No.** 5:23-bk-00162-MJC **Chapter:** 13 **Judge:** Mark J Conway

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on March 21, 2024.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail, is listed under the heading "Service by First-Class Mail."

EXECUTED ON: 03/21/2024

FRIEDMAN VARTOLO, LLP.

By: /s/ *Lauren Moyer, Esq*
Lauren Moyer, Esq
FRIEDMAN VARTOLO LLP
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Service by NEF

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TRUSTEE

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Philadelphia, PA 19102
DEBTORS' COUNSEL

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102
Asst. U.S. Trustee

Service by First-Class Mail

Vincent Graham
585-587 McKinley St
Hazleton, PA 18201-4009
Debtor(s)